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ABSTRACT

Based on questions asked during an adult education course at Truman College (Chicago), this booklet was designed to be a simple organizing manual for small neighborhood preorder food cooperatives (co-ops). The guide covers basic information for organizing a co-op, definition of a co-op, what jobs are needed, getting the food, wholesale sources, getting started, the first meeting, what to buy, handling money, expenses, distribution, layouts, meetings, member communication, expansion, and expanding into a store. The booklet is illustrated with line drawings and photographs, and one co-op is profiled. Appendixes to the guide include a food preference survey, an initial response form, a sample price comparison, information about vegetables, a list of common case sizes, a description of a bookkeeping system (with blank forms), order forms, a summary of the "food bag" system, a membership application form, a volunteer preferred work form, sample membership rules, sample by-laws, and resources. (KC)

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HOW TO FORM A FOOD CO-OP

Consumer Co-op Center of Truman College
1145 W. Wilson Ave.
Chicago, IL 60640

December 1981

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This booklet is the result of one year of intensive effort assisting fifty community groups as they began their neighborhood food co-ops. This booklet is dedicated to their community spirit and efforts!

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Food Co-ops (slide series & script)
Chicago Area Co-op Information Ctr.

How to Form a Buying Club in California
California Dept. of Consumer Affairs

"Co-op How-To" Food Monitor, Nov./Dec. 1979

The Co-op Buyer's Handbook
Carol Snyder, St. Louis, Mo.

How to Form a Food Co-op
1st edition, 1975

Arthur Rasch

Arthur Rasch, Director
Consumer Co-op Center
Truman College
One of the City Colleges of Chicago

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Why a Co-op?

Why do food prices keep going through the roof? Blame soaring costs of handling, shipping, storing, packaging, selling food--and the cost of money itself. Add the control by food giants of many steps between the farm and the store. These factors put many food items beyond the reach of many Americans. In some weeks, prices go up while you watch.

All over the U.S., groups of consumers are fighting back. Using the age-old methods of self-help, they're forming and running food co-ops to slash some costs and eliminate or control others. They're doing some of the work themselves, and buying as much food as they can from their own sources, including direct from farmers. They're usually getting fresher food and better food this way. They're also learning habits of working together that they may apply in other ways.

Members of these co-ops find it a way to get to know more neighbors and to do some things together they didn't know they could do. Some have learned about best buys and what foods are best for their families. All have saved some money. And that, they say, is the name of the game.

This manual tells the kind of steps your co-op can take to get off the ground and serve its members. It also provides some of the forms you need, and tells what some other co-ops have done.

Nothing is automatic in food co-ops. It takes lots of work, planning, scheduling, careful control of money--and the kind of people willing to supply these. For those who have or will take the time, the rewards are many.

What is a Co-op?

A food co-op is a group of people, neighbors, friends, members of another group who get together to provide themselves with foods they all need and use — by doing some of their own work. They save money by buying in bulk; trading work for money

You can start with as few as a half-dozen families buying a few items together. Usually a working co-op will have 15 to 20 families. Many have more. Some co-ops have grown quite large, and operate storefronts full-time or part-time. Most have stayed small. They feel more manageable that way. All co-ops make their own rules.

Members of co-ops pay nominal fees to join. They must be people willing to share work and whatever expenses arise, and to help plan and follow schedules. Co-ops can't succeed if all the work falls on a few people. Some co-ops have hired part-time or full-time help, or contracted with others to do some of the work. Some sell to non-members also, they may charge those patrons more.

Most co-ops have found they can schedule duties so that a member will have to work 3 or 4 hours a month, depending on co-op size. Usually this will include shifting from one task to another, so that members can learn what has to be done and how to do it.

What Jobs?

We'll look later at how work gets done. Generally, these jobs are essential: Finding food sources: What wholesale suppliers can provide what, for what price. Order taking: Finding what each family needs, and pooling orders. Handling money: Collecting money and keeping records. Getting the food: Buying, and bringing foods to a central place. Distributing the food: Making sure what is ordered gets to the purchasers. Coordinating the work: To see the jobs get done. These jobs can be done by individuals, or by work teams.

Getting the Food

Buying on your own makes greatest savings but takes more work, often in early morning hours at wholesale markets. You may need a license to handle food in your community, check it out. Your state may require you to charge a sales tax on food, also. If you deliver, you will need a vehicle large enough to carry the food you buy. If you pay someone else to deliver one or more kinds of food, you'll need to work out buying arrangements, schedules, etc.; as well as, contracts for services you use.

Farmers may have surplus to sell of some foods in season. This will require arrangements with them as to quantity, quality, whether food is washed when you buy, how deliveries or pickups are to be made; who does what, at what price. You should work out a contract covering these points.

If your members don't have the time to do all the jobs that need to be done on a regular schedule, you want to find out if a commercial purveyor is available. But expect to pay more for this service, even for quantity deliveries. The following description of how co-ops have used South Water Market (wholesale) facilities in Chicago, may be helpful.

Co-ops may have delivery or buying services in your area already--or dropoff points where you can pick up some foods at savings. If such services are not available in your area, you may want to explore with other co-ops joint arrangements for meeting common needs.

South Water Market

It was a little after 5 a.m. when we arrived at South Water Market to meet Tim Flemming, who had promised to show us around and explain its workings to us. Since it was midsummer, the sun was already up, and so were a lot of people, busily at work in this distribution center for fresh fruits and vegetables. The place was teeming with trucks, big trucks, little trucks, hand trucks, and lift trucks, bringing, taking, and moving boxes, bags, cartons, and crates of everything from artichokes to zucchini. We managed to thread our way through it all, find a parking spot, and track down our host. Over coffee and doughnuts he explained to us what South Water Market is and how it works.

Nearly 2 billion pounds of fresh produce move in the Chicago market area every year. Some of it is contracted for between growers and supermarket chains and moves directly into the chain warehouses. Some of it, like grapes, apples, and oranges, is shipped in by the carload by fruit growers' associations and sold at auction in the rail yards. However, most of the poundage comes into the South Water Market and is distributed out from here.

Physically the market occupies four city blocks in the vicinity of 15th and Morgan Streets on Chicago's near southwest side. Low buildings run the length of each block and these are divided into stores about 20 feet wide by 100 feet deep. These stores are occupied by the various firms doing business on the market. Some firms have several adjoining stores. A truck-high dock runs the length of the block as does a sheet roof canopy over the dock. The fronts of the stores are open in true market concept. Most stores have an office toward the back and a high checking desk in front near the dock. The rest of the area contains low piles of produce in crate, box, or bag, or on a pallet. These stores have basement rooms under them, and these are used for storage. They also have a second story above them used primarily for office space.

The function of South Water Market, like any market, is to bring buyer and seller together. By having many buyers and many sellers concentrated in one small area, costs are reduced and volume is increased. For example, a restaurant supply company may need 50 varieties of produce. In one visit to South Water Market this company can buy all the varieties it needs and get what it feels to be the best quality for the best price by going to a number of competing sellers. There is no need to go to one location for potatoes, another for carrots, all over the city. On the other hand, the seller knows that the

buyers will come to him and that he is in the best possible location in the city.

Who are the buyers and who are the sellers on South Water Market? The sellers are people who represent growers and grower associations in a number of different ways. One way is to contract for a grower's entire crop, before harvest and sometimes as early as planting, at a fixed price. Another way is to buy harvested produce at an agreed price. Another method is to take produce in on consignment and return a negotiable portion of the sale proceeds to the grower when the shipment is sold. Still another arrangement is to act as a broker in which there is no actual possession of the produce, but a commission is paid for negotiating the sale from grower to user. There are probably other arrangements too, for one of the impressions we got was that doing business on the market requires a give-and-take attitude and a certain flexibility of the mind. The buyers are wholesalers, retailers, and purveyors, most of whom buy daily and are selective as to price and quality.

Prices of fresh fruits and vegetables are variable. Supply and demand are, of course, the overriding price determinants, but here at South Water Market both buyer and seller are at least a step away from consumer and grower respectively. So how are prices determined? The system seems to operate on a seat-of-the-pants fluctuation between floor and ceiling. For the seller the floor is his cost or what he must return to the grower. The buyer knows that above a certain ceiling he cannot hope to resell the produce. The seller, therefore, evaluates the quality of a certain shipment and sets a price on it. If buyers look but don't buy, the seller learns he has incorrectly adjudged the quality or the supply vs. demand situation and adjusts his price accordingly. Some produce can be stored, of course, and the seller may decide to put the shipment in storage for a better price at a later date. Deals are made or not made, based on quick decisions, and there seems to be no substitute for experience at making them.

We asked Tim why South Water Market was such a busy and bustling place as early as 5 o'clock in the morning. He told us that it actually started opening up as early as 1 a.m. The reason for these early hours is mainly tradition. Before present-day refrigeration, there was an urgency for farmers to bring in their produce in the cool of the night and for distribution to get it to the stores early for maximum freshness. Evidently the people in the business like the early hours, for they still keep them. Another tradition here is the name. The market has been at this location since 1925 but still keeps the name it had before that when it was located on South Water Street near Michigan Avenue and the Chicago River.

We enjoyed our tour of South Water Market and our visit with Tim Flemming. It was still early in the morning when we left; we could tell because traffic was still moving freely on the expressways. That's pretty early in Chicago.

--John Shannon

Wholesale Sources

Information you need from wholesale sources: Here are data that your buyer or buying committee needs to get from whomever supplies your co-op with food: Price by quantity (unit) of each item, in the quanity you want to buy it. Size of the items they sell, where size is a factor. Minimum order required of each item. Whether you need to order in advance; and if so, how far. Whether they deliver and what the terms of delivery are. Their policy on damaged goods--and returns, if any. Their policy on whether they take cash, checks, or food stamps, or give credit--and if so, on what terms?

Getting Started

Your initial group may be small. Some good questions for them to ask themselves: What is a co-op and what are we trying to do with the idea (save money, gain some control over prices of some food, get better food--or some of each, or other goals)? What kind of food are we most likely to want to buy in bulk? Many co-ops have bought fresh fruits and vegetables at wholesale sources. Others buy bulk foods such as grains, beans, nuts, flour, some have added cheese, other dairy products, and eggs. Meats and other perishables, of course require refrigerated storage and extra careful handling.

Check the Yellow Pages and other sources in your area for possible places to buy food at wholesale. If there are one or more warehouses owned by other co-ops, these may be places your co-op can join, to take advantage of volume purchases of some items.

The First Meeting

When you have made some initial stabs at the problems, it might be the right time to get more people into the act. Invite anyone interested to come and learn what your initial group has found out--and decide. Have some sign-up sheets (see pages 25 and 36) for those interested.

Member questionnaire: Name, address, phone, number of people in the household, special needs or skills, when they can help, etc. Committees will be formed on the basis of these responses.

Food preference survey: What foods do people want the most, how often will they buy them, in what quantity, usually? Important: Your co-op initially cannot be a source of many different foods such as people might find in a store. Talk over what wholesale sources you have found.

A survey committee might then make a price comparison (see page 26) to see how retail prices of the same foods from one or more sources, compare with wholesale prices, in quantity. Tabulating returns from these surveys could be assigned to another committee. Then at a second meeting the committees could report back to the group, for them to decide what kind of a co-op.

Pre-order co-ops require members to order in advance, pool the orders, decide what to buy, where, in what quantities, and distribute the food at a central point, such as someone's home, a church building, union hall, or other convenient place. Usually pre-order co-ops depend entirely on volunteer labor and operate one day a week, or one day a month; depending on needs and interests of members.

Some co-ops have used a pot-luck method, in which members pre-order bags of food which buyers have purchased at wholesale (e.g., $5 bags of different kinds of vegetables).

Co-op stores take much more work, more investment, and other kinds of decisions. They also require bringing together the needs of more families, to enable a store--even open part-time--to stock enough supplies to meet members needs. A decision to open a store probably is a later step for your group (see page 18).

What to Buy

How and what to buy: The decision as to what co-op model to use is a basic one. When results from your surveys have been tabulated, you can decide what and when to make your first purchase. It is good to start with only a few items.

A few guidlines: Produce gives the largest savings over store prices. You can buy it at most wholesale markets, or direct from farmers in season. It needs rapid and careful handling. Meats and dairy products not only need refrigeration, but come in different grades and sizes. Make sure your members' preferences can be met, before you start. Bulk dry goods (flour, sugar, rice, beans, nuts, grains, etc.) can be bought in large quantities but require storage space. Canned and packaged products store well, but usually are heavy and provide less savings than other products. However, paper and cleaning supplies may be exceptions. Check out sources on these products before deciding whether to offer them. One source is the CO-OP line of food and other products. (see Appendix)

The Best Buys Month By Month

January

Apples
Broccoli
Cabbage
Grapefruit

Bay scallops
Dungeness crab
Less tender cuts
(from chuck and round)
Soup meats
Stone crab

February

Grapefruit
Oranges
Rhubarb

Bay scallops
Dungeness crab
Less tender cuts
(from chuck and round)
Soup meats
Stone crab

March

Apples
Artichokes
Asparagus
Broccoli
Grapefruit
Green peas
New potatoes
Oranges
Pineapple
Rhubarb
Spinach

Black sea bass
Blue crab
Corned beef
Shad, shad roe
Stone crab

April

Artichokes
Asparagus
Green peas
New potatoes
Pineapple
Rhubarb
Strawberries

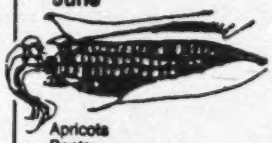
Black sea bass
Blue crabs
Eggs
Ham
Shad, shad roe
Smelt
Stone crab
Turkeys

May

Artichokes
Asparagus
Beets
Cucumbers
Green beans
Green peppers
Mangoes
Pineapple
Rhubarb
Strawberries
Summer squash
Sweet corn
Tomatoes

Beef roasts
Black sea bass
Broiler-fryers
Halibut
Shad, shad roe
Smelt
Soft-shell crab
Steaks
Stone crabs

June



Apricots
Beets
Blueberries
Cantaloupe
Cucumbers
Green beans
Lemons
Mangoes
Pineapple
Plums
Soft berries
Strawberries
Sweet cherries
Sweet corn
Tomatoes
Watermelon

Broiler- fryers
Halibut
Ribs
Salmon
Smelt
Soft-shell crabs
Steaks
Swordfish

July

Apricots
Beets
Blueberries
Cantaloupe
Cucumbers
Green beans
Lemons
Limes
Mangoes
Nectarines
Okra
Peaches
Plums
Soft berries
Sweet cherries
Sweet corn
Tomatoes
Watermelon

Broiler-fryers
Halibut
Ribs
Salmon
Soft-shell crabs
Steaks
Swordfish

August

Beets
Blueberries
Cantaloupe
Grapes
Honeydew melons
Mangoes
Nectarines
Okra
Peaches
Pears
Plums
Sweet corn
Watermelon

Broiler-fryers
Ribs
Soft-shell crabs
Steaks
Swordfish

September

Beets
Grapes
Honeydew melons
Pears
Plums

Less tender cuts
(from chuck and round)
Soft-shell crabs
Steaks
Swordfish

October

Apples
Brussels sprouts
Cauliflower
Cranberries
Grapes
Pears
Pomegranates
Pumpkins
Sweet potatoes
Winter squash

Bay scallops
Less tender cuts
(from chuck and round)

November

Apples
Avocados
Brussels sprouts
Cauliflower
Coconuts
Cranberries
Pears
Sweet potatoes
Winter squash

Bay scallops
Less tender cuts
(from chuck and round)
Turkeys

December

Apples
Avocados
Coconuts
Tangerines
Winter squash

Bay scallops
Cranberries
Dungeness crab
Ham
Standing rib roasts
Steaks
Sweet potatoes
Turkeys

Some Questions to Ask

Ann Evans, who wrote the manual for the State of California, suggests that at an early meeting, co-op participants should decide these procedural and policy questions, among others:

What shall we call ourselves? You need a name to give bank, suppliers, etc.

How often do we want to order? "Some co-ops order different things different weeks to build up large enough orders to meet wholesaler minimum requirements."

On what day can we distribute food? To help plan storage space, if needed, and to arrange for distribution teams.

Should we be able to accept food stamps? You can get full regulations for groups seeking to handle food stamps from the nearest Food and Nutrition Service Office of the U.S. Department of Agriculture.

Whose name(s) will go on the bank's forms for checking account authorization? And what bank will we use?

Check your municipal office to see if health department inspection is a requirement. Same for business licenses, if any.

Think about handling only non-perishable items in the early days of the co-op (produce lasts fairly long under non-refrigerated conditions).

You need an accurate scale and a source of duplicating "Things like bags, boxes, bottles, knives and maybe an old refrigerator" can come from members. A sealed scale (by authorities) is not required if no commercial activity is needed.

How much membership fee will we charge (in addition to the expense markup)?

Handling Money

The way your co-op handles money ties right in with other decisions you have to make. Your price list of things available at your wholesale source(s) needs to be as up to date as you can make it. Also, units of measure need to be uniform. The price list also needs to spell out quantity prices (If everyone orders only a stalk or two of one vegetable, obviously savings will be slight, if any.) Minimum amounts will help your order taker to put together a reasonable group order. Your co-op may want to instruct the buyer(s) to substitute for an item, if an order cannot be filled completely on a buying trip.

How to Pay for It?

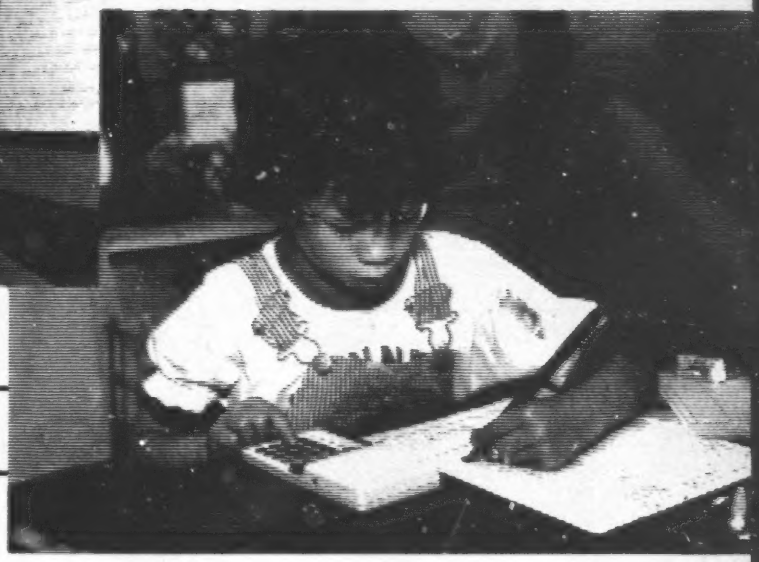
Some co-ops ask their members to have money on deposit with the co-op. This means that there will be enough money on hand to pay for one order. A deposit for the next order is collected when the food is distributed from the current order. Members of other co-ops prefer to pay for everything at the time the food is distributed. If not all the

food is on hand that the member ordered, some money can be returned.

However you handle this problem, you will need to be sure that enough money is on hand to pay for the order when it is placed --either in cash from the members or in the co-op's bank account, so a check can be written. Credit just does not work. If members consistently need to owe the co-op for what they buy, maybe your co-op needs to look at a way for a credit union to be accessible for members (see page 20). The treasurer also should wait until a check has cleared before using it to order.

Page 14 lists one system for figuring unit prices of things your co-op buys. That way will help you figure how much your total order will be, and to bring down costs for individual members' orders.

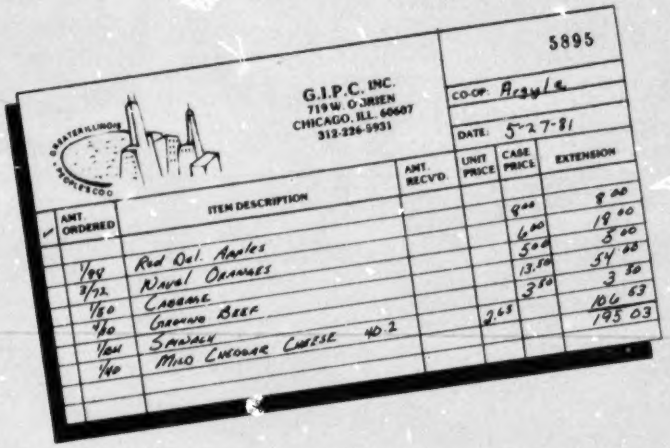
Page 28 and 29 show a simple bookkeeping system. You can adapt it for your own use. Whatever system is used, accuracy is very important. Says Ann Evans: "When picking up the food, members should compare everything they've received with their order sheet. This will save a phone call later if they get home and discover something is not right. Also check to see if you have next time's order form and know when and where it has to be turned in. The co-op may want to issue a roster with a schedule of this information".



Unit Prices

(Or, how to figure out what one apple costs!)

Below is a sample invoice like one you might get from any supplier.



5895

G.I.P.C. INC.
719 W. O'BRIEN
CHICAGO, ILL. 60607
312-226-5931

CO-OP: Argyle

DATE: 5-27-81

✓	AMT. ORDERED	ITEM DESCRIPTION	AMT. RECV'D	UNIT PRICE	CASE PRICE	EXTENSION
	1/88	Red Del. Apples			8.00	8.00
	3/72	Navel Oranges			6.00	18.00
	1/50	Cabbage			5.00	5.00
	4/10	Ground Beef			13.50	54.00
	1/60	Spinach			3.50	3.50
	1/40	Mild Cheddar Cheese 40.2		2.65		106.53
						195.03

Invoice Jargon:
The amount you buy is often expressed as a fraction on the invoice (1/ca or 1/72). The top number stands for the number of cases you purchase, the bottom number for the amount of units in each case.

1/ca = one case
1/bu = one bushel (bushels often vary in weight. You normally will have to weigh them.)
1/50 = one case of 50 pounds or units
4/10 = four cases of 10 pounds or units

To calculate the unit price of an item (per piece or per pound):

1. Take the case price for a given item and divide this by the number of units in the case:
   apples: $8.00 88 = $ .090 per apple
   cheese $106.53 40.2 =$2.65 per pound
2. Round up to the nearest cent:
   apples $ .090 = 9¢ an apple
   oranges $ .083 = 9¢ an orange
3. Besides what you paid the supplier for the food your co-op has purchased, most co-ops have expenses in addition to food. Examples might be: gas money paid to the person who picks up the co-op order from the supplier; costs for paper bags, plastic wrap, etc.; trucking costs. Co-ops usually pass these costs on to their members in one of two ways:
   a) dividing the total costs (other than food) by the number of members in the co-op, and adding that fee to what each member owes in food.
   b) figuring out what the per centage is of your additional costs as compared to food costs, and then figuring that % on to the total member's order, or each item.

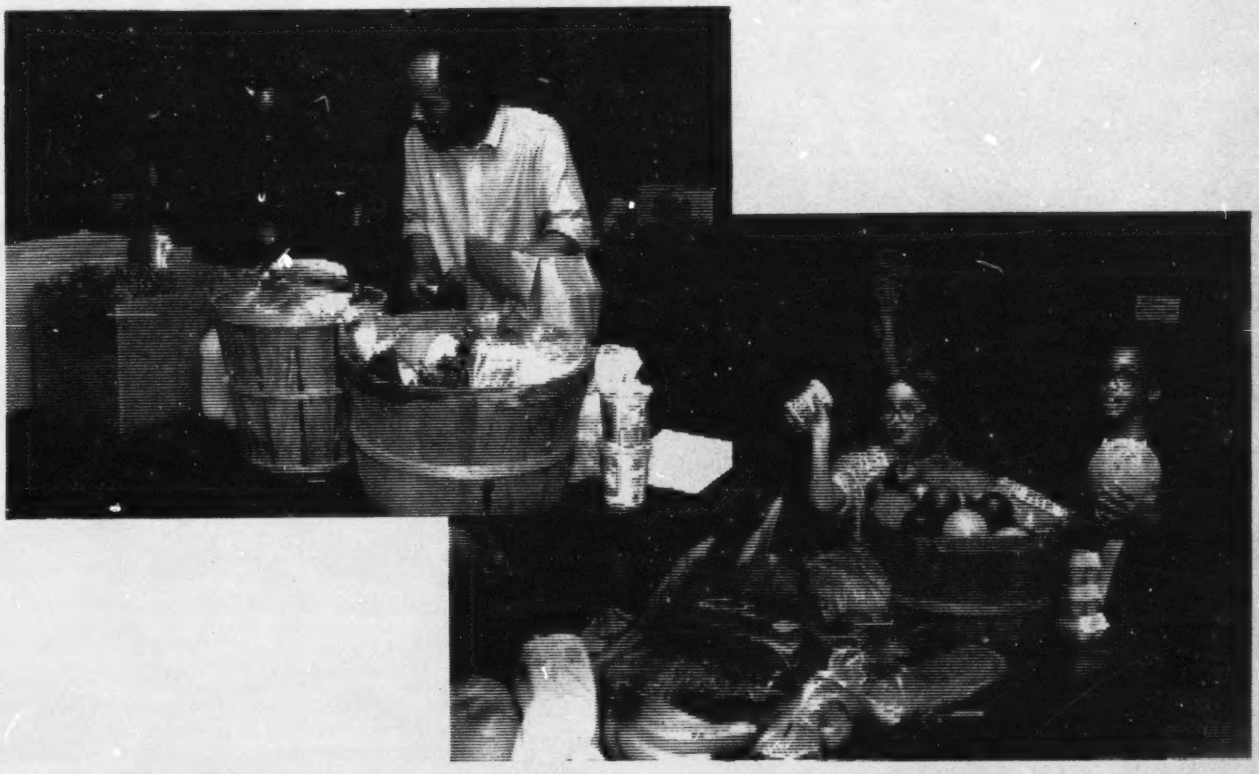
   Examples:
   If you bought one of everything on the above invoice, your order would come to: $4.46 If your co-op costs were $19.50 plus food costs, you would then add 10% to $4.46 $4.46 + .45 = $4.91

   You could also figure the 10% into each item price, instead of adding it on at the end: 9¢ per apple + 1¢ = 10¢ each.

Expenses

Your co-op will have some expenses to pay--for gas for the pickup and delivery of the food, for bags, spoilage or breakage, for example. You may want to consider paying someone to do some of the jobs that must be done, especially if the co-op grows to the point where the work gets beyond volunteers' time. In any event, a reserve fund in your checking account to cover expenses and emergencies is a necessity.

How do you handle expenses? One way is to charge a small service fee whenever an order is placed. Another is to add a percentage amount to the cost of each order. Whatever is done, your steering committee, officers or other executive group need to make the decision--based on what they hear from members, at a meeting or elsewhere.



Distribution

You have figured out where to get your food, what kind of foods you want, and how to get it to one place. You have figured out how to handle money and who is to handle it. Now how do you distribute the food after it has been brought to where people are to pick it up? Obviously, this is the most important of all the co-op jobs. People want to get the food they ordered, as fresh and in as good shape and in the quantities they expect.

Layouts

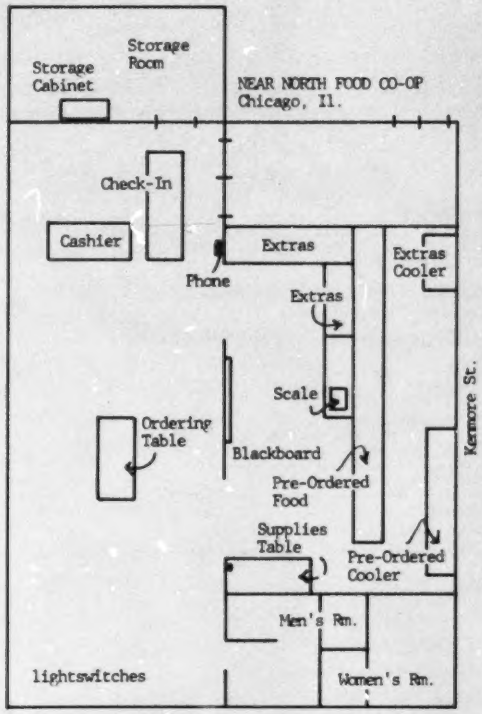
Much will depend on your co-op's size and the kind of place you have available to work in. Page shows two sample layouts for city co-ops--fairly large groups. Space is designated for specific activities. Much less elaborate setups may work well for your group if they are designed to avoid clutter, crowding and wasted movement.

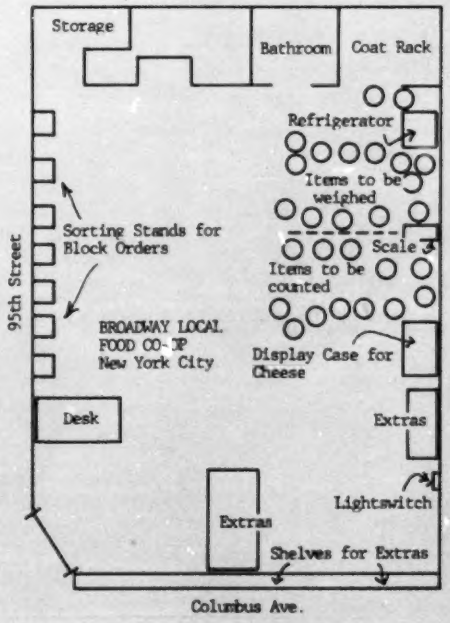
System 1: Have work teams come before the food is distributed. They can place the food by categories in different areas after they weigh and sort it. A person is stationed at each area. He or she takes the member's order and fills it from the group of food at that area.

System 2: Members pick up their own food at different areas after teams have sorted and weighed it by the pound, etc.

In either system, a cashier must be available at the end of the room to check off the items

Sample Floor Plans





against the member's order, if money has been paid in advance. A tally must be made if any items are short or missing. If money is paid at the time of distribution, it has to tally with the amount of each person's order. When all individual orders are in and filled, the same tally needs to take place with the total order and the money taken in.

Many co-ops ask some members (as part of their work duties) to be responsible not only for handling and dividing the food before members pick it up, but also, if they are adopted, to do jobs such as cutting and weighing cheese orders. Decisions on these matters need to be clearly spelled out as part of the work schedule.

Meetings

Regular meetings--perhaps once a month--are important to hold, and keep on schedule, so that people can be keyed into new events, new procedures and new products or services--and to see others face to face. They will want to ask questions and get answers. They also might like to ask themselves, after several orders have been placed:

Are we saving at least 20% on food we have ordered and bought, over what we would pay elsewhere?

Do we have enough in reserves to carry our expenses and is money coming in on schedule, and accounted for properly?

Do we all know what our jobs are and what we have to do?

Is the work schedule fair and equitable and is it working right?

Communication Between Meetings

Perhaps the best way to do this--particularly if your co-op is more than a few families--is through a newsletter. This may be only two sides of a single sheet. But it should come out regularly, so people look for it. It should cover all new rules, new items, dates and places, as well as filling members in on current methods. It is a good idea to have this kind of a regular reminder--and to plan for someone with the time and ability to put it out, to be responsible. If your co-op does this, don't leave the editor in the dark as to what policy is. Make sure your officers or steering committee establishes policy and that the editor knows it. Also, plan for the newsletter in your expense budget. It costs money to print and mail out a newsletter as well as other correspondence. Budget for it!

Expansion

Ann Evans says it well: "It's important to know that you have the choice to participate in a small, medium-sized or large co-op. Have it the way you like it." And she adds: "Don't increase your numbers before you feel confident that you know what you're doing."

Some co-ops' members do not want to grow. They feel comfortable with a small group. Others can see the advantage of a large membership that can order more, have more volunteers, be more selective in suppliers, perhaps add additional purchase items. Others say that more members make more problems.

One solution that many co-ops have taken is to let people from a new area who want to join learn to do all the things the first co-op did--by starting their own. Sometimes it turns out that when several new co-ops have been spawned this way, they can all work together on common needs, such as a delivery service to their area, purchase of larger volume items, etc.

Another kind of growth decision that members need to look at when their co-op has been running awhile is whether to seek new, or additional suppliers. One such decision is whether or when to buy direct from farmers. Some co-ops have even worked out contracts with growers for part or all of a crop in a growing season. Obviously this is the kind of decision that could be advantageous to both the grower who would have a guaranteed market, and the buyers, who would be able to control quality, type of product, as well as price, more easily. Again, this may be a decision for many co-ops, working together, to consider.

Expanding into a Store

It is a big step for members of a co-op to make--going from a relatively simple food buying operation--even when dealing with a number of suppliers, delivery arrangements, etc.--into a retailing enterprise of any kind. Not many co-ops make it. What would be a reason for your group to consider it? One reason, of course, would be to have the food brought to a central point in much larger quantities and in much larger variety, serving a wider variety of interests and needs for a wider group of people.

This may be less of a major step if (1) a number of co-ops in one area feel they would like to take the plunge and (2) there are reliable wholesaling sources in the area that could service and supply even a small store from a central warehouse. Another consideration may be if a large number of members have neither the time, capacity (if they are quite old) and inclination to do even occasional jobs of serving themselves through the co-op.

You will find in the Appendix some references that will help you in making a decision to expand into a retailing operation. One big consideration, of course, is capital. It takes money to start up any kind of a business --real money and not the minimum expense or membership fee that most food co-ops have. It takes research into market needs, types of buyers, types of service

--much more research than you found necessary to start your co-op in the first place.

For this kind of a decision there is one possible source of technical help (in addition to others) that may be available. Nationally the Consumer Cooperative Bank is now a source of technical help (as well as loans) for co-ops that want to start up businesses and need help on raising capital, doing market surveys, informing members of their rights and responsibilities, and many other key steps. The bank has regional offices. Management capability is, of course, an absolute must for any co-op that wants to get into any form of business operations. Finding and paying for that kind of management expertise is something that many co-ops have undertaken--some of them have made it and are able to provide their members with much more information, including nutritional help, and a much wider variety of goods and products. Savings initially may be less than in a small co-op where members do all the work. But in the long run, satisfaction and service may be much greater.

Other Co-op Types

Another kind of growth decision that your co-op may want to consider at some point is whether, and when, to let the members know that they can easily put together other co-op programs to serve themselves, just as they did in food. A credit union is one example. Some members already may have access to a credit union where someone in the family works--many Americans do. But others may not. Your co-op, if it is large enough, can participate with other food co-ops or other co-ops in formation of a co-op credit union -- for members only. Or they might take part in a community credit union--open only to residents of a given community.

If this happens, it means that members will have their own source of savings and credit that they control instead of depending on a bank or other financial institution. They can set interest and savings rates and have other benefits.

Another type of decision is whether members can buy other goods or services together in addition to food. Some co-ops enable their members to buy paper and other household products at considerable savings. Members of a large enough group can bargain with suppliers --service station operators, repair men and others for discounts; even professional people like doctors, lawyers and dentists for services for their members at agreed-upon prices.

Consumers do not have to always take the quality and service from the first person who agrees to do a job for them--they can work out a better price or a better deal if they have a group standing in back of them. There is safety in numbers. Also suppliers and professionals are interested, often, in dealing with a group of people whom they know are coming to them exclusively.

There are many other ways to make the co-op idea work. Saving money on food is one good way. Your group may want to explore some of the others. Look in the Appendix for sources of help on food and other types of co-ops, that would be helpful to your member families.

Appendices

Food Preference Survey

Initial Response Form

Price Comparison

Vegetables: from A to Z

Common Case Sizes

Bookkeeping Forms

Order Forms

The "Food Bag" System

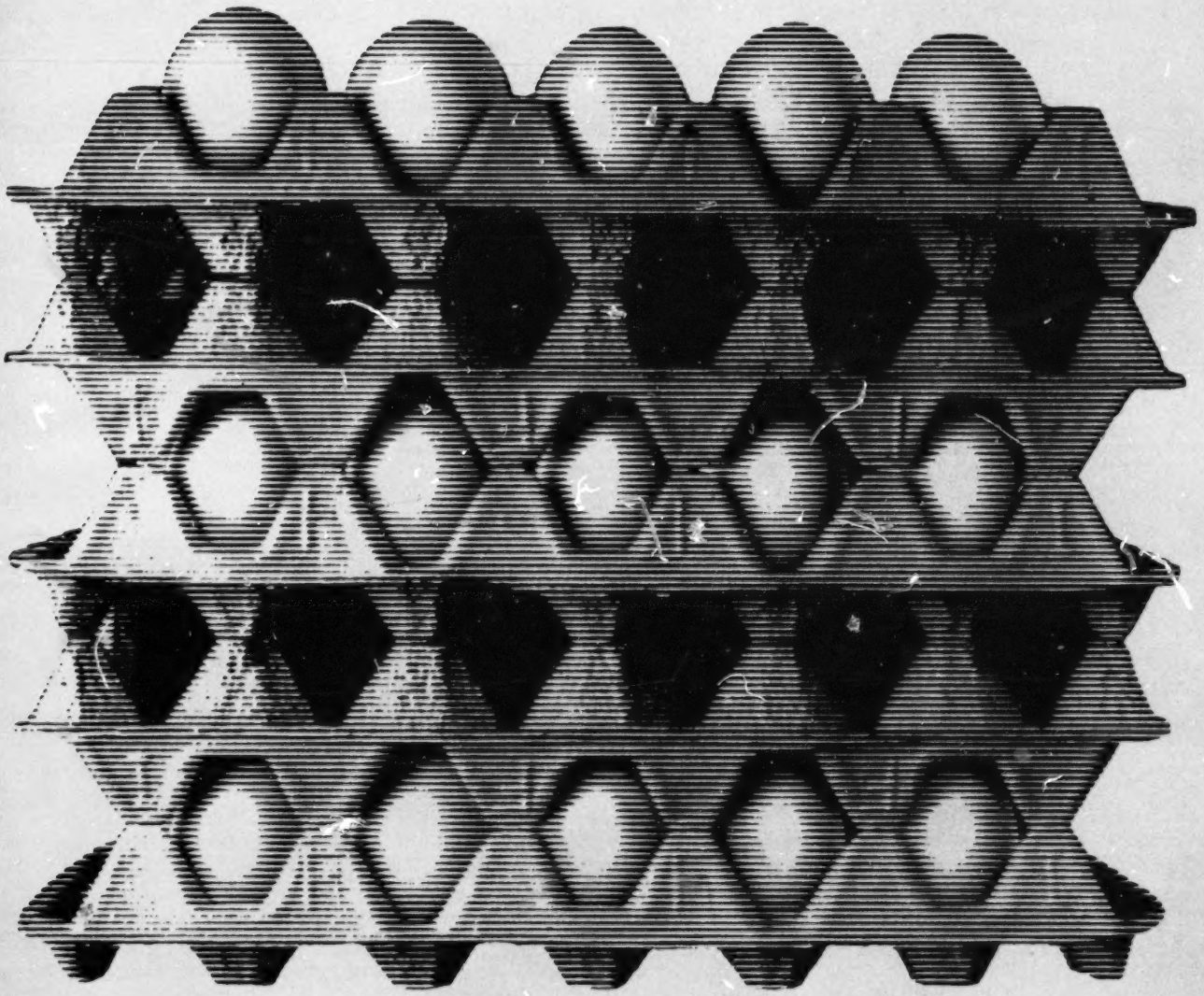
Membership Application

Work Form

Sample Membership Rules

Sample By-laws

Resources



FOOD PREFERENCE SURVEY

Below is a list of foods the co-op could purchase. After each item you would be interested in purchasing, please indicate how much you would normally buy each week **OR** month. Fill in an amount in only one column. Be sure to indicate pounds, pieces, etc. The food task force will tally these lists and use them to help decide which foods the co-op will initially buy.

CHEESE	PER WEEK	PER MONTH
Bleu		
Edam		
Gouda		
Mozzarella		
Provolone		
Parmesan		
Romano		
Swiss		
Goat		
Mild Cheddar		
Aged Cheddar		
Salt-free Cheddar		
Brick		
Colby		
Monterey Jack		
Caraway Cheddar		
Garlic Cheddar		
Cream Cheese		

WHOLE GRAINS	PER WEEK	PER MONTH
Hulled Barley		
Buckwheat		
Corn		
Millet		
Triticale		
Oats		
Popcorn		
Brown rice		
Rye		
Wheat, hard		
Wheat, soft		

FLOURS	PER WEEK	PER MONTH
Buckwheat		
Cornmeal		
Rye		
Soy		
Triticale		
Whole Wheat		
Pastry Wheat		
White, unbleached		

CEREALS	PER WEEK	PER MONTH
Wheat bran		
Bulgar		
Rolled Oats		
Rolled rye		
Rolled wheat		
Soy grits		
Cracked wheat		
Wheat germ		

SEEDS	PER WEEK	PER MONTH
Alfalfa		
Flax		
Pumpkin		
Sesame		
Sunflower		

DAIRY	PER WEEK	PER MONTH
Milk		
Butter		
Eggs		
Yogurt		
Cottage Cheese		

BEANS	PER WEEK	PER MONTH
Adukis		
Black-eyed pea		
Black turtle		
Garbanzo		
Great northern		
Kidney		
Lentil		
Lima		
Mung		
Navy		
Pinto		
Red		
Soy		
Green split pea		
Yellow split pea		
Whole green pea		

NUT BUTTERS	PER WEEK	PER MONTH
Sesame		
Sesame tahini		
Peanut		
Almond		
Cashew		

NUTS	PER WEEK	PER MONTH
Almond		
Brazil		
Whole cashew		
Filberts		
Peanuts		
Pecan		
Soynuts		
Walnut		

OILS	PER WEEK	PER MONTH
Safflower		
Sesame		
Corn		
Sunflower		
Olive		

VEGETABLES	PER WEEK	PER MONTH
Beans, green		
Beets		
Broccoli		
Brussel Sprouts		
Cabbage		
Carrots		
Cauliflower		
Celery		
Cucumbers		
Garlic		
Lettuce, leaf		
Lettuce, head		
Mushrooms		
Mustard greens		
Onions, yellow		
Onions, green		
Peppers, green		
Potatoes		
Radishes		
Spinch		
Tomatoes		
Turnips		
Yams		

SEASONAL VEGETABLES	PER WEEK	PER MONTH
Asparagus		
Corn, sweet		
Okra		
Peas, sweet		
Squash, summer		
Squash, winter		

MEAT	PER WEEK	PER MONTH
Beef		
Pork		
Chicken		
Turkey		
Fish		

PASTA	PER WEEK	PER MONTH
W.W. Spaghetti		
W.W. Elbow Mac.		
W.W. Alphabets		
W.W. Shell Mac.		
W.W. Flat Noodles		
W.W. Spinach flats		
W.W. Lasagne		
W.W. Rigatoni		
Corn ribbon noodles		

JUICES	PER WEEK	PER MONTH
Apple		
Apple Apricot		
Apple Banana		
Apple Boysenberry		
Apple Strawberry		
Apricot		
Black Cherry		
Grape		
Pear		
Pear Apple		
Pineapple Coconut		

DRIED FRUIT	PER WEEK	PER MONTH
Apple		
Apricot		
Coconut		
Currents		
Dates		
Figs		
Peach		
Pear		
Pineapple		
Prunes		
Raisins		

SWEETENERS	PER WEEK	PER MONTH
Honey		
Maple syrup		
Blackstrap molasses		

FRUIT	PER WEEK	PER MONTH
Apples		
Avocadoes		
Bananas		
Grapefruit		
Lemons		
Oranges		

SEASONAL FRUIT	PER WEEK	PER MONTH
Blueberries		
Cantaloupe		
Cherries		
Cranberries		
Limes		
Melons		
Peaches		
Pears		
Pineapple		
Plums		
Pomegranates		
Rhubarb		
Strawberries		
Tangerines		
Watermelon		

MISCELLANEOUS	PER WEEK	PER MONTH
Active dry yeast		
Dry Milk		
Cider vinegar		
Nutritional yeast		
Tamari soy sauce		
Sea salt		
Vanilla extract		
Miso		
Cat food		
Dog food		
Peppermint castile soap		
Shampoo		

Food Co-op Initial Response Form

NAME_____ ADDRESS_____ PHONE_____

1. Why are you interested in starting a co-op?___to get better food;___to get lower prices;___to work with friends;___to avoid the hassles of supermarkets;___as a political alternative; other_____

2. How often would you shop at the co-op?___weekly___every other week___monthly.

3. A co-op depends on the help of all its members. Would you be willing to help out a few hours a month so that the co-op could function?___yes ___no

4. Are there any specific areas in which you are especially interested in helping out?
   ___coordinating ___pricing the food ___cleaning up
   ___buying ___weighing it ___bookkeeping
   ___tallying orders ___collecting money ___doing a newsletter

   other_____

5. Do you have a van or truck you would let the co-op use to pick up food with?____

6. Do you have a car you would be willing to use for small pick-ups or deliveries to those who need assistance?___

7. Do you need someone to help you carry your food home?___

8. Which day of the week would you prefer to pick up your food at the distribution center?_____ Which time of day?___afternoon ___evening

9. If the co-op is licensed to accept food stamps, would you be using them?___

10. Do you have any of the following items the co-op could use:___tables;___scale; ___refrigerator;___adding machine;___calculator;___paint;___wood for signs.

11. Do you have any special skills the co-op could use--anything, even violin playing! (You never know when we'll need one)_____

12. Do you have access to free xeroxing or mimeographing?___

--edited and revised from literature of Belmont Co-op, Chicago

PRICE COMPARISON--100th ST. CO-OP--CHICAGO

February, 1981

How much money do we save at the co-op? Is it really worth the time and energy? Here is a comparison price list giving prices found at the 95th Street A & P on February 18. Prices generally reflect the cheapest comparable brand, usually Ann Page or A & P.

Keep in mind that sometimes there is a slight difference in quality between these brands and what the co-op provides. Also, no attempt was made to compare prices on nuts and seeds. Please note that none of the grocery items is organic.

PRODUCE	A & P	CO-OP
apples	.22½	.12
grapefruit, red	.36	.39
white	.69	.26
lemons	.34	.20
oranges	.10	.14
broccoli	1.69	.80
carrots	.49	.35
cauliflower	1.69	.95
celery	.89	.60
cukes	.69	.40
green peppers	.45	.20
iceberg	.89	.35
romaine	.94	.50
3# onions	1.39	.75
green beans	1.49	.95
potato, red	.35	.25
white	.336	.22
tomato	1.39	.75
zucchini	1.39	.95
banana	.34	.29
red grapes	.98	.65
cabbage	.74	.50
garlic	.21	.08

MEAT		
chicken	.79	.55
ground beef	1.69	
ground chuck	1.79	1.65
pork chops	1.44	1.32
family pack		
smoked butt	2.29	1.65
back ribs	1.64	2.15
Ital. saus.	1.89	1.10
bologna	1.79	1.35

WET/DRY GOODS	A & P	CO-OP
safflower oil	2.55/qt	1.85/qt
split peas	.39	.45
pinto beans	.57	.51
great No.	.53	.51
blackeye	.53	.48
lentil	.73	.59
kindey	.63	.55
bran	1.36	.15
Wh. wheat flour	.34	.26
unbleached	.25	.17
honey	1.59/#	.88/#
brown rice	.59	.47
oats	.62	.30
chili powder	6.40/#	2.53/#
cinnamon	9.06/#	2.03/#
corn meal	.32	.35

DAIRY		
eggs	.85	.80
margarine	.53	.45
butter	1.85	1.75
unsalted	2.09	1.85
yellow Amer.	1.79	1.65
aged y. ched.	2.59	2.20 white
mild y. ched.	2.29	2.40 white
aged swiss	2.99	2.80
baby swiss	3.07	2.25
brick	2.49	1.80
colby, y.	2.99	1.81
cream cheese	1.66	1.30
mozzarella	2.29	1.85

Vegetables From A to Z

Asparagus: Only green portion is tender. Stalks, fresh, firm. Compact, closed tips.

Beans, lima: Bright, dark green, fresh, pods, well-filled.

Beans, snap: Either green or wax (yellow pod). Firm, but tender, crisp, stringless. Seeds immature. Free from scars. Break with a snap.

Beets: Early crop often marketed with tops on. Late crop, usually topped. Small or medium-sized roots, firm relatively smooth, good color. Large roots may be woody.

Broccoli: Fresh and green, compact bud clusters, generally unopened. Color ranges from dark green, sage green to purple green.

Cabbage: Reasonably solid and heavy heads, closely trimmed. Free of yellowing, worm damage or softness.

Carrots: Often packed topless, in film bags. Firm, fresh, smooth, well-shaped good orange color.

Cauliflower: White or creamy-white, clean, firm compact curd. Leaves, if any, fresh and green.

Celery: Fresh, crisp, clean, thick and solid stalks. Good heart formation.

Cucumbers: Firm, fresh, well-shaped, bright, good green color. Immature seeds.

Eggplant: Firm, heavy for size, dark purple to purple-black skin. Free of scars or cuts.

Greens: Fresh, clean, crisp, young, tender, green.

Leeks: Green, fresh tops, medium-sized necks, blanched for two to three inches from root. Young, crisp, and tender.

Lettuce: Heads--clean, crisp, and tender, fairly firm heads. Leaf types--clean, fresh, tender, free of discoloration.

Okra: Young, tender, fresh, clean, small- to medium-sized pods that snap easily when broken.

Onions, dry: Bright, clean, hard, well-shaped, dry skins.

Onions, green: Green, fresh tops, young crisp, tender, well blanched for two to three inches from root.

Parsley: Bright, fresh green, crisp, free from yellow leaves or dirt.

Parsnips: Smooth, firm, clean, well-shaped, of small to medium size. Should be stored after harvest to develop flavor.

Peas: Young, tender, sweet. Pods fresh, fairly well to well-filled with well-developed peas.

Peppers: Fresh, firm bright, thick-fleshed. Bright green, or with more or less red.

Potatoes: Sound, firm, relatively smooth, reasonably well-shaped.

Rutabagas: Virtually all are yellow-fleshed. Firm, fresh-looking, heavy for their size. Generally smooth. Often coated with wax to prevent moisture loss.

Spinach: Clean, fresh, tender, good green color.

Squash: Summer--Fresh, fairly heavy in relation to size, crisp, and tender. Winter--hard rind, deep meaty flesh.

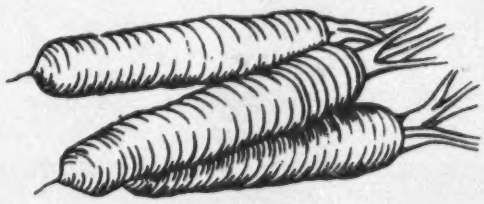
Sweet Potatoes: Clean, smooth, well-shaped, firm and bright, good coloring, according to type (yellow-fleshed or orange-fleshed).

Tomatoes: Plump, well-formed, uniform red color, free of bruises, not over-ripe or soft.

Turnips: Most are white-fleshed. Smooth, firm with few leaf scars around crown or fibrous roots at base.

Watercress: Fresh, young, crisp, tender rich medium-green. Free from dirt or yellowed leaves.

Zuccini: Elongated-cylindrical in shape. Best in immature stage, rind tender, seeds small and undeveloped.



--"Coed Magazine," May/June 1972, pp. 93-94

Bookkeeping System

On the following page is a sample daily balance sheet. The first section can be used to balance your books at the end of the day (to see if you have the amount of money on hand that your books say you should have on hand.) The second section is so you can calculate whether you are gaining or losing money. If you end up with a negative number, you are losing money, either by making too many mistakes or not charging enough for your food. Here is an explanation of the terms. If you need further help, get it! Refer to the bookkeeping primers listed in the bibliography.

Money Balance

a. the amount of money the co-op has on hand at the beginning of the day. This money is counted at the very beginning and recorded. If you only want to compute what should be in your cash box at the end of the day, count only what is on hand in the cash box for "a" and only what is paid out of the cash box in "f" and "g." If you want to do a total money balance, count all the money the co-op has on hand in "a" (e.g., including in a checking account) and all money paid out in "f" and "g" (e.g., checks you wrote for food).

b. at the end of the day, the total amount of cash that the book shows was taken in (Do not count any money yet.)

c. the total amount of checks that the book shows was taken in

d. book record of food stamps taken in

e. total that the book shows was taken in (b + c + d)

f. money paid out that day for food

g. money paid out that day for non-food

h. total paid out that day (f + g)

i. money that the book shows should be left on hand (a + e - h)

NOW count the amount of money in the cash box (and checking account, etc. if you included it in "a," "f," and "g.") It should be the same as "i." If it is not, check all the steps over. If it still doesn't agree, check to make sure that all the money was recorded correctly. If it still doesn't agree, probably something was not recorded or money was lost or stolen.

Sales Balance

j. adjustment for people who paid too much (e.g.,if you didn't have enough change to give them)

k. e - j

l. adjustment for people who bought food but didn't pay for it in full (e.g., if they didn't have enough money with them, or they had credit coming from a previous week)

m. k + l

n. money you collected for things other than food. If you have a tax number and pay sales tax directly to the state, include it in "n" but do not include tax in your values for "p" through "t." If your state charges sales tax but you do not pay it directly (e.g., you pay it to your supplier), ignore taxes in "n," but include them in your values for "p" through "t." If your state does not charge sales tax on food, ignore taxes altogether.

Bookkeeping System

DAILY BALANCE SHEET

_____

Money Balance

Money on hand at start		a
Cash taken in	b	
Checks taken in	+ c	
Food Stamps taken in	+ d	
Total money taken in		+ e
Cost of food purchased	f	
Non-food expenses	+ g	
Total money gone out		- h
Money left on hand		= i

Sales Balance

Money taken in	e	
Less: overpayments	- j	
Subtotal	k	
Plus: underpayments	+ l	
Subtotal	m	
Less: fees, deposits, taxes	- n	
Total Sales of Food		o
Cost of food leftover from last time	p	
Cost of food purchased this week	+ q	
Cost of food available to sell	r	
Less: Cost of food left at end of day	- s	
Cost of food sold		- t
Money left to pay non-food bills		u
Expenses		
_____		
_____		
_____		- v
Surplus		w

Key cont.:

o. e - j + l - n

p. beginning inventory

q. cost of new food

r. p + q

s. ending inventory

t. p + q - s

u. o - t (also called Gross Margin)

v. total non-food expenses

w. u - v

Common Case Sizes

VEGETABLES

ARTICHOKES	24, 30, 36, 42 per box
ASPARAGUS	24 lbs. per crate locally 30 lbs. per crate shipped
BEANS, GREEN	25 lbs. per bushel
BROCCOLI	14 heads per box
BRUSSELS SPROUTS	25 lbs. per drum
CABBAGE	Green cabbage, 15-20 medium heads per 50 lb. sack. Request medium. Red Cabbage - as needed Chinese Cabbage ("celery cabbage"), 16 to 18 heads per 40 lb. box or as needed needed.
CARROTS	Cello - 48 1-lb. cello packages per sack Loose - 50 lbs. per sack (mature carrots)
CAULIFLOWER	12, 16 per box
CELERY	36, 48 per crate
CORN	4½ dozen ears per crate 5 dozen ears per sack during local season
CUCUMBERS	75-85 medium cucumbers per bushel 60-65 large cucumbers per bushel
EGGPLANT	18, 24 per bushel
GARLIC	as needed
GREENS	mustard, turnip - 25 lbs. per bushel
LEEKS	1 dozen bunches per box
LETTUCE	Iceberg - 18, 24 heads per box Romaine - 18, 24 heads per crate 12-14 per basket Leaf, endive - 12-14 heads per basket For unusual varieties, ask supplier
MUSHROOMS	10 lbs. per basket
OKRA	25 lbs. per bushel, 10 lbs. per peck
ONIONS, GREEN	48 bunches per box or as needed
ONIONS, RED	25 lb. sack, 40 lb. box
ONIONS, YELLOW & WHITE	50 lb. sack
PARSLEY	as needed, by the bunch
PARSNIPS	12 1-lb. cello bags per box
PEAS, GREEN	25 lbs. per bushel
PEPPERS, GREEN	24 lbs. per bushel
POTATOES, RED & WHITE	100 lbs. per sack or as needed
POTATOES, NEW ("B" size)	50 lb. sack
POTATOES, SWEET	45-50 lbs. per bushel or as needed
RADISHES	30 6-oz. cello bags per box or locally, by the bunch
SPINACH	15-18 lbs. per bushel
SQUASH	acorn - 30-45 per 40-50 lb. bushel yellow & zucchini - 20 lbs. per bushel or as needed butternut - 25 per bushel
TOMATOES, CHERRY	12 pints per flat
TOMATOES	20 lbs. per lug or 50 lbs. per bushel (locally) or 4 x 5 x 2 (40 large tomatoes per lug) 5 x 6 x 2 (60 medium tomatoes per lug) 6 x66 x 2 (72 small tomatoes per lug)
TURNIPS	25 lbs. per sack or as needed.

FRUIT

APPLES (all types)	88, 113, 125 per bushel. One bushel weighs about 40 lbs.
APRICOTS	22 lbs. per lug
AVOCADOS	24, 30 per crate or as needed
BANANAS	40 lbs. per box (for greener bananas ask for "half ripe")
BERRIES (all)	12 pint baskets per tray
CHERRIES	12, 18, 22 lbs. per lug
COCONUTS	50 per sack
GRAPES (all)	22-24 lbs. per lug
GRAPEFRUIT	32, 36, 40 per box
LEMONS	165, 200 per box
LIMES	54 per flat or as needed
MELONS	cantaloupe - 36, 45 per crate honeydew - 6, 8, 9, 10 per crate watermelon - 18-25 lbs. each. Try to purchase by weight.
NUTS (most)	50 lbs. per sack
NECTARINES	25 lbs. per lug
ORANGES	Navel or Valencia (eating) 88, 113 per box; juice oranges 100, 125/box
PEACHES	18-22 lbs. per lug 35-38 lbs. per bushel locally
PEARS	110, 120, 135 per bushel
PINEAPPLE	as needed
PLUMS	28 lbs. per lug
PRUNE PLUMS	30 lbs. per bushel
POMEGRANTATES	42, 56 per lug
TANGELOS	125 per box
TANGERINES	100, 125, 150, 175 per crate

CHEESE

American (bulk & sliced)	5 lb. piece, 6 per case
blue cheese	5 lb. wheel
brick cheese	5 lb. piece, 6 per case
cheddar (mild & sharp)	10 lb. piece
cheddar, undyed	40 lb. block
midget colby	waxed 1 lb. piece, 12 per case
cream cheese	3 lb. piece, 10 per case
feta cheese	25 lb. tin
monterey jack	10 lb. piece
mozzarella	5.5 lbs. each, 6 per case
muenster	6 lb. piece, 6 per case
Parmesan	20 lb. round
ricotta	3-5½ lbs. per bucket, 6 buckets per case
Swiss, aged	5-7 lb. piece
Swiss, baby	5 lb. piece, 4 per case

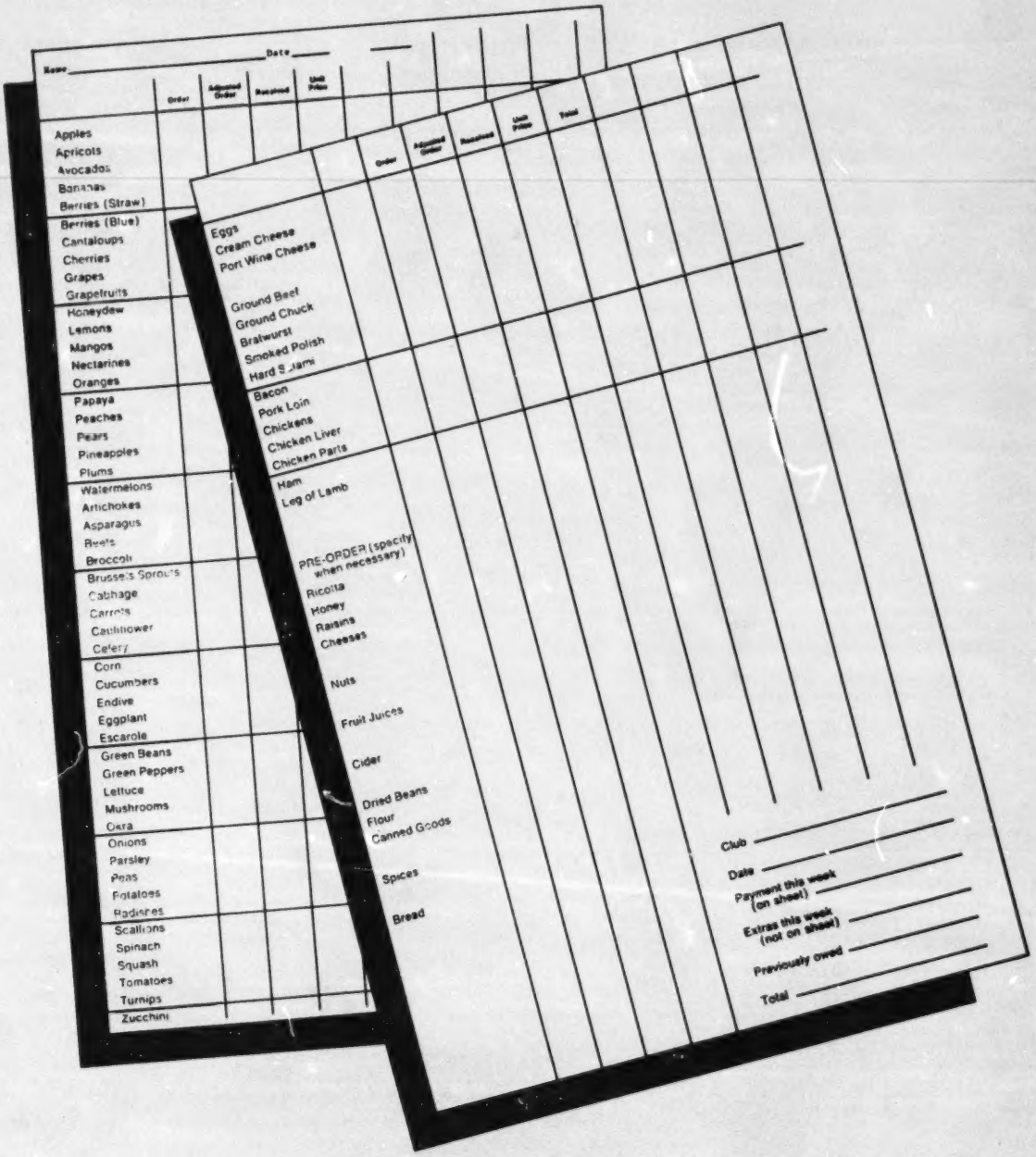
Dry Goods

pasta	
spaghetti and macaroni	20 lb. box
noodles (reg. & spinach)	10 lb. box
dried fruits	
apples	30 lb. box
apricots, sulphured	30 lb. box
apricots, unsulphured	25 lb. box.
currants	30 lb. box
dates	15 and 30 lb. box
figs (mission & calmyrna)	30 lb. box.
prunes	11 lb., 22 lb., and 25 lb. boxes
raisins (thompsons & monukka)	25 and 30 lb. boxes
California mix	25 lb. box
miscellaneous	
tea (most)	1 and 10 lb. bag
carob	25 lb. bag
cocoa	25 and 100 lb. sack
coconut	25 lb. sack
granola	25 lb. sack
dry milk	50 lb. sack
sea salt	50 lb. sack
brown sugar	100 lb. sack
beans (black, navy, garbanzo, kidney, gr. northern, red, soy, split peas, lentils, etc.	25 lb. sack
grains & flours	
barley	25 or 100 lb. sack
millet	50 lb. sack
rice, brown	50 lb. sack
rice, white	100 lb. sack
rolled oats	50 lb. sack
wheat germ	100 lb. sack
corn meal	50 lb. sack
white & unbleached flour	100 lb. sack
whole wheat flour	50 lb. sack
soy flour	35 lb. sack
buckwheat flour	25 or 50 lb. sack
nuts (almonds, raw peanuts, cashews, mixed nuts, pecans, & walnuts)	25 lb. box
peanuts, dry roasted	30 lb. sack
soy nuts	50 lb. sack
seeds	
sesame	25 and 50 lb. sack
sunflower	50 lb. bag

Miscellaneous

butter	36 lbs. per case
berries (frozen)	30 lbs. per case
eggs	15 or 30 dozen per box
french fries	5 lb. bag, 6 bags per case
lemonade	48 6 oz. cans per case
orange juice	48 6 oz. cans per case
grapefruit juice	24 6 oz. cans per case
margerine	30 1-lb. pieces per case
frozen vegetables (corn, peas, mixed vegetables, green beans etc.)	2½ lbs. per box, 12 boxes per case
oil (corn, soy)	5 gal. can

Order Forms



Name _____ Date _____

	Order	Adjusted Order	Received	Unit Price					
Apples									
Apricots									
Avocados									
Bananas									
Berries (Straw)									
Berries (Blue)									
Cantaloups									
Cherries									
Grapes									
Grapefruits									
Honeydew									
Lemons									
Mangos									
Nectarines									
Oranges									
Papaya									
Peaches									
Pears									
Pineapples									
Plums									
Watermelons									
Artichokes									
Asparagus									
Beets									
Broccoli									
Brussels Sprouts									
Cabbage									
Carrots									
Cauliflower									
Celery									
Corn									
Cucumbers									
Endive									
Eggplant									
Escarole									
Green Beans									
Green Peppers									
Lettuce									
Mushrooms									
Okra									
Onions									
Parsley									
Peas									
Potatoes									
Radishes									
Scallions									
Spinach									
Squash									
Tomatoes									
Turnips									
Zucchini									

	Order	Adjusted Order	Received	Unit Price	Total				
Eggs									
Cream Cheese									
Port Wine Cheese									
Ground Beef									
Ground Chuck									
Bratwurst									
Smoked Polish									
Hard Salami									
Bacon									
Pork Loin									
Chickens									
Chicken Liver									
Chicken Parts									
Ham									
Leg of Lamb									
PRE-ORDER (specify when necessary)									
Ricotta									
Honey									
Raisins									
Cheeses									
Nuts									
Fruit Juices									
Cider									
Dried Beans									
Flour									
Canned Goods									
Spices									
Bread									

Club _____

Date _____

Payment this week (on sheet) _____

Extras this week (not on sheet) _____

Previously owed _____

Total _____

Order Forms

NAME _____ DATE _____

FRESH PRODUCE	qty ord	qty recd	total
Lettuce (ea)			
Broccoli (ea)			
Cauliflower (ea)			
Carrots (1 lb)			
Celery (bunch)			
Spinach (lb)			
Tomatoes (lb)			
Onions (lb)			
Potatoes (lb)			
Mushrooms (lb)			
Oranges (ea)			
Grapefruit (ea)			
Red Apples (ea)			
Yel. Apples (ea)			
Pears (ea)			
Pineapple (ea)			
Bananas (ea)			
Strawberries (pt)			
Other:			

Sub-total	
5% tax	
Membership fee	.50
TOTAL	

DAIRY	qty ord	qty recd	total
Lg eggs (doz)			
American cheese			
Sharp cheddar cheese			
Mild cheddar cheese			
Mozzarella cheese			
Brick cheese			
Swiss cheese (natural)			
Butter (lb)			
Margarine (lb)			
JUICES			
Orange (½ gal)			
Grapefruit (½ gal)			
MEAT			
Sausage links (lb)			
Hamburger-pure (5lb)			
Hamburger-pure-frozen patties (5lb)			
Hamburger with soy (5lb)			
Hamburger with soy - frozen patties (5lb)			
Rib Eye Steak (5 lb)			
Strip Sirloin Steak (5 lb)			
Bacon (15 lb)			
Chicken-whole (ea) (priced per lb)			
Other:			

The Cooperative Food Bag Emmet County

by Elizabeth Scott

The bag method is a variation of the pot luck system of cooperative food buying. This method has been used with mixed success over the years. Recent modifications and improvements by groups in Emmet County, Michigan have proved very successful. In fact, virtually every group in that area has a long waiting list and new groups are regularly being formed. It is a method that works for as few as 35 families or more than 100 with similar ease.

Each group sets a price for a bag of groceries, the average being $20. They then decide on the general make-up of the bag which is done by food groups. For instance, a co-op may choose to have an "A" bag which is 1/3 protein, 1/3 fruits and vegetables and 1/3 staples. A second "B" bag may be 2/3 protein and 1/3 staples. On order night the members identify on a master list the items they would use if purchased. They then place an order and pay for whatever number of bags they want. One family, for example may order one A bag and two B bags. Their bill would be $60. (three bags at $20 each) plus a small markup (2% to 10%) to cover expenses.

During the next week or two, the buyers (two or more volunteers) make purchases from wholesalers, using the percentages of food types for each bag as chosen by the group and the master list as a guide. An obvious advantage is that since the order is prepaid, they can pay in advance for items which eliminates the problem of price increases between order and delivery. In addition, they have the freedom to shop for the best buys within each food group.

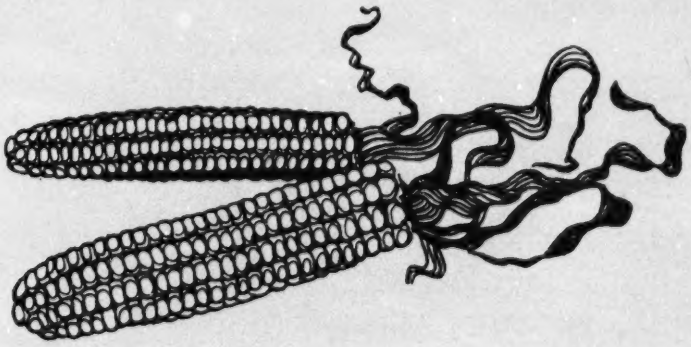
A specific day is set for distribution and deliveries of food are made to one central location. Two tables are set up for the

Extension Program Specialist, Department of Agricultural Economics, Michigan State University, Agricultural Economics Staff Paper Number 80-86.

bags. On one are placed in alphabetical order all empty "A" bags with the names of the owner written on the side. Another table is set up for B bags. When the food arrives it is measured off into equal portions and each bag gets its share. Any surplus is set aside. A third table is the surplus table. Here members who don't want a certain item in their bag can sell it (at cost). This is in turn sold along with any other surplus to other members who want extra of certain items. The co-ops in Emmet County find that not only does all of the food on the surplus table get sold, but there are always members who wanted more.

The bag method as modified by the co-ops in Emmet County provides one special benefit for its members. Because of the "food group" approach to the make-up of the bag, members quickly and easily learn the basic food groups. They are, in fact, encouraged to make balanced and therefore more nutritious purchases because of the method

Because of the low overhead and the group buying power, the members enjoy 40% savings on their food purchases. This large savings is a strong motivating factor, especially when the last item in the bag is a list of the groceries purchased along with the price to the co-op member and a comparison price at the local supermarket.



Application For Membership

PILGRIM FAITH FOOD COOP

APPLICATION FOR MEMBERSHIP

PILGRIM FAITH FOOD COOP
9411 S. 51st Ave.
Oak Lawn, Ill. 60453
422-4200

Also: Linda Aitken
636-8337

Date:_____

PLEASE PRINT AND COMPLETE:

_____
NAME

_____
ADDRESS

_____
CITY, STATE, ZIP CODE

_____
TELEPHONE

SIZE OF HOUSEHOLD:

Adults_____

Children_____
(2 yrs.+)

The membership fee for the Pilgrim Faith Food Coop is currently $3.00 per person up to $12.00 per household. It is not refundable. There is also a refundable $10.00 food deposit. These fees are due when you become a member, not when you fill out this application.

The steering committee of the food coop encourages your activity and involvement in the coop. Clearly, a successful coop demands a high level of member participation. Please note that the basic requirement for active membership is ***every family must donate at least 2 hours every 4 weeks in any of the volunteer areas and place a food order at least once in 6 weeks*** Accurate records of members' working and ordering are kept to determine your membership status.

Our steering committee will be happy to answer any of your questions concerning membership in the coop.

****

FOR OFFICE USE ONLY
Fee Paid_____

Received by_____
Deposit Paid_____

Date_____

Voluntary Work Areas

NAME: _____

Please indicate your job preferences - 1, 2, & 3. Also indicate with an X any other areas of interest. Any member of a household may do the required volunteer work providing they are at least 13 years old.

_____ Monday/Tuesday - Order takers

_____ Tuesday - Collate orders

_____ Wednesday - Typing/duplicating order forms, newsletter, etc.

_____ Thursday - Buyer - food (early AM)*

_____ Thursday - Pick-up delivers at South Suburban Coop (Matteson - early AM - truck, van, station wagon necessary - will be paid 15¢/mile)*

_____ Thursday - Weighers and counters (AM)

_____ Thursday - Baggers (AM)

_____ Thursday - Price posting (AM)

_____ Thursday - Cheese cutters (AM)

_____ Thursday - Nursery attendant (AM & PM)

_____ Thursday - Cashier (PM)

_____ Thursday - Clean-up crew (PM)

_____ Bookkeeper*

_____ Buyer - supplies

_____ Job Co-ordinator*

*Will require more than two hours every four weeks.

Other jobs may be available from time to time. If any of the people in your household are particularly skilled in carpentry, electrical work or repair, painting, etc., or you have services to donate such as those of a lawyer, accountant, artist, or nutritionist, please list those below and keep your coop in mind!

Membership Rules and Regulations

PILGRIM FAITH FOOD COOP

MEMBERSHIP RULES AND REGULATIONS

1. Eligibility - any person shall be eligible for membership in the coop provided that he or she executes an application and deposits with the coop the fees required for membership and is currently a member of Pilgrim Faith United Church of Christ.

2. Application for membership shall be submitted to the coop on a form prescribed by the steering committee.

3. Membership Fee - a fee established by the committee is required with application for membership and is not refundable except with the express approval of the steering committee.

4. Membership Deposit - a deposit established by the committee shall also be required with the application. This deposit shall be refundable upon termination of membership.

5. Memberships are not transferable.

6. Termination of Membership - membership in the coop can be terminated upon any of the following:

   (a) Failure to maintain such cash deposits as may be required.
   (b) Failure to pay promptly for all goods and services received.
   (c) Failure to purchase goods from the coop during any six (6) week period, except with the express approval of the steering committee.
   (d) Failure to pick up goods ordered.
   (e) Failure to donate a minimum of two (2) voluntary work hours every four weeks.
   (f) Other such criteria as may from time to time be established.

By-Laws

Name

The name of the organization described herein shall be "Pilgrim Faith Cooperative"

Purpose

The purpose of this organization is to purchase goods in bulk and distribute them to its members at a favorable price.

Membership

A. Qualification. To be a member of this cooperative a family member must be one of the following:
   1. A member of Pilgrim Faith United Church of Christ.
   2. A friend of a member of Pilgrim Faith United Church of Christ and be recommended by that friend.
   3. A friend of an active member of the Cooperative and be recommended by that friend.

B. Active Status. To retain this status a member must:
   1. Place an order at least every four weeks.
   2. Work at an assigned task as frequently as shall be determined from time to time by the Board of Directors.
   3. Pay all fees as established by the Board of Directors.

C. Inactive Status. If a member finds it necessary to become inactive for a significant period of time, they shall apply for inactive status to the Board of Directors, through one of the officers. This status may be granted for a period not to exceed three months in duration. It may be renewed as deemed appropriate by the Board of Directors.

D. Cancellation of Membership. The Board of Directors may cancel the membership of any member for good and sufficient reasons, as determined by them, at any time. The reason must be conveyed to the member at the time of cancellation.

E. Voluntary Resignation. A member may resign at any time by notifying an officer in writing.

Organization

A. Officers. There shall be a President, Vice President, Secretary, and Treasurer elected at the annual meeting for a term of one year. Except for the Treasurer, the officers shall not serve more than two consecutive terms.

B. Executive Committee. The Executive Committee shall consist of the four officers.

C. Board of Directors. There shall be a Board of Directors composed of all the officers, the Job Coordinator, and three at-large members. The at-large members shall be elected at annual meetings for a term of three years. (In 1979 their terms shall be selected by casting lots).

D. Job Coordinator. The Job Coordinator shall be selected by the Board of Directors and continue in office until a successor installed. This person is a voting member of the Board of Directors.

E. Team Captains. These persons shall be selected by the Board of Directors and continue in office until their successor is appointed. The number of Team Captains shall be determined by the Board of Directors.

Duties

A. President. The President shall:
   1. Preside at all meetings of the Board of Directors and of the membership.
   2. Appoint an auditing committee before January first of each year.

B. Vice President. The Vice President shall assume the duties of the President in the absence of the President.

C. Secretary. The Secretary shall:
   1. Record the minutes of the meetings of the Board of Directors and of the membership.
   2. Keep a current list of active members and of inactive members.
   3. Notify the members of the annual meeting and all special meetings.

D. Treasurer. The treasurer shall:
   1. Receive all monies paid into the Cooperative.
   2. Pay all regularly contracted bills.
   3. Keep an accurate record of all receipts and expenditures in a manner suitable for auditing.

E. Executive Committee. The Executive Committee shall make all emergency decisions, as necessary.

F. Job Coordinator. The Job Coordinator shall:
   1. Assist the Board of Directors in selecting team captains.
   2. Train the Team Captains in the proper function of their position, and assist them if necessary.
   3. Assign the Cooperative members to the various teams or duties.
   4. Keep accurate records of member's participation.

G. Team Captains. The Team Captain shall:
   1. Train team members in their assigned duties.
   2. Oversee the filling of orders, pricing, and other necessary functions on the day the goods are received.

H. Board of Directors. The Board of Directors shall:
   1. Act for the members between general membership meetings.
   2. Determine that the Cooperative is performing as the members may reasonably expect.
   3. Establish the membership fees.
   4. Fill vacancies on the Board, as required, until the next annual meeting.
   5. Consider each request for inactive status.
   6. Cancel memberships when deemed appropriate.
   7. Establish policies regarding the ordering and distribution of goods.
   8. Establish committees, and appoint representatives, as it deems necessary.

Meetings

A. Annual Meeting. There shall be an annual meeting in March of each year for the following purposes:
   1. Elect officers and directors whose terms have expired.
   2. Elect officers and directors to fill vacancies.
   3. Receive appropriate annual reports from the officers.
   4. Receive the auditing committee report.
   5. Conduct such other business as deemed proper by the officers.

B. Special Meetings. Special meetings of the membership may be called by a majority vote of the Board of Directors. At least ten days notice must be provided all members with a list of the agenda items to be considered shown in the notice. No other business may be considered.

C. Meetings of the Board of Directors shall be held as deemed necessary by the President, Vice President, and Secretary. They shall be open to all members.

D. Roberts Rules of Order shall be used to conduct all meetings except when specifically noted otherwise in this document.

E. Quorum. A quorum at each meeting of the membership shall be twenty-five per cent of the active membership. A quorum at the meetings of the Board of Directors shall be five.

F. Voting. Each family unit shall have one vote.

G. Proxies. Proxies shall not be used.

Auditing Committee

An auditing committee of three members shall be appointed annually by January first, by the President. This committee shall audit the books of the Treasurer and determine that the accounts are accurate. The results of the audit shall be reported to the membership at the annual meeting.

Bonding

The Treasurer shall be bonded to the extent of the annual volume of business of the Cooperative, at the expense of the Cooperative.

Amendments

This document may be amended by a favorable vote of the majority of the members present and voting, at any properly convened meeting.

Resources

The Consumer Co-op Center of Truman College
1145 W. Wilson Ave., Chicago, Il. 60640 (312) 878-1700
The Center orients the public about cooperatives through leaflets, public speaking, and slide presentations. A monthly training program is offered in "Forming a Food Co-op." Regular Adult Education courses in various cooperative topics are available year-round.

* * * * * * *

Chicago Department of Consumer Services
105 W. Madison, Suite 1300 Chicago, Il. 60602 (312) 744-6426
Publishes food co-op health and safety guidelines. Has a consumer education library with co-op related pamphlets and reference books.

CLUSA (Cooperative League of the U.S.A.
1828 L St. N.W., Suite 1100, Washington, D.C. 20036
(202) 872-0550 Publishes and distributes a wide variety of materials about cooperatives of all different types.

Community Renewal Society
111 N. Wabash, Suite 620, Chicago, Il. 60602 (312) 236-4830
Provides organizing assistance to low-income groups interested in developing cooperatives in child care, housing, food, auto repair and community credit unions.

The Co-op Center
P.O. Box 2559, Chicago, Il. 60690 (312) 227-5897
The publisher of Co-op News, a monthly newsletter about co-op activity in the Chicago and N.W.Indiana area.

NASCO (Students of Cooperation)
Box 7293, Ann Arbor, Mi. 48107 (313) 663-0889
Publishes and distributes a wide variety of materials about cooperatives.

National Consumer Cooperative Bank
Chicago Area Office, 53 W. Jackson Blvd, Suite 603,
Chicago, Il. 60604 (312) 663-3949
A lending institution, with technical assistance-related activities for new or expanding cooperatives.